
Health Insurance

Definition: Respondents, ages 18-64, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicare.

Prevalence of No Health Insurance

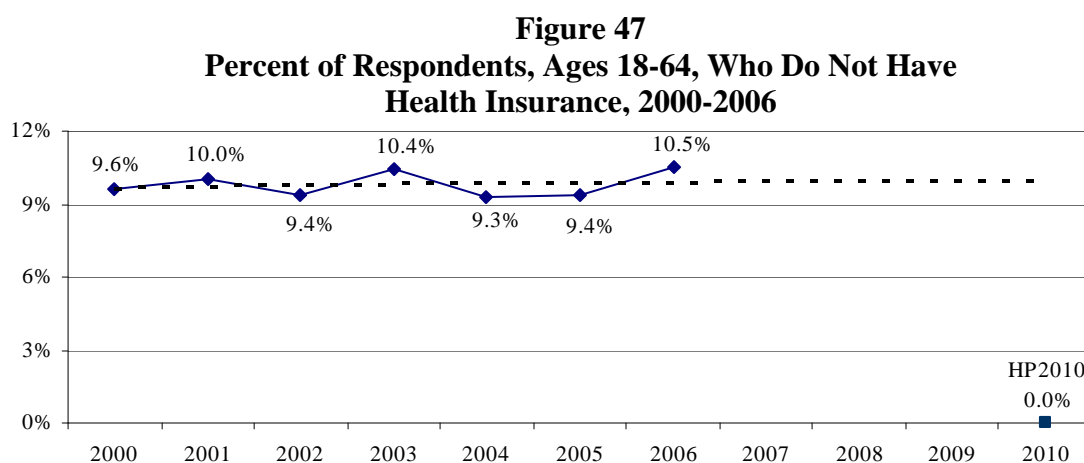
- South Dakota 10.5%
- There is no nationwide median for no health insurance for 18-64 year olds

Healthy People 2010 Objective

Decrease the proportion of persons not insured to 0 percent.

Trend Analysis

This question was first asked in 2000 and hit its peak in 2006 with 10.5 percent of respondents ages 18 to 64 who stated they had no health insurance. South Dakota has yet to meet the *Healthy People 2010 Objective* of 0 percent.



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2006

Demographics

Gender	There is no significant difference in the lack of health insurance between males and females.
Age	Lack of health insurance generally decreases as age increases. This includes a significant decrease as the 25-34 age group is reached.
Race	Overall there is no significant racial difference observed from the available data. However, American Indian females do exhibit a significantly lower percentage of those uninsured than do white females.
Region	The west region demonstrates a very high prevalence of uninsured, while the southeast and American Indian counties regions show a very low prevalence.

Household Income	Lack of health insurance is significantly lower in the higher income groups. This includes significant decreases as the \$25,000-\$34,999 and \$35,000-\$49,999 income groups are reached.
Education	Lack of health insurance generally decreases as education increases. This includes a significant decrease as the college graduate level is reached.
Employment Status	Those who are self-employed or unemployed exhibit a very high prevalence of uninsured, while those who are employed for wages or retired show a very low prevalence.
Marital Status	Those who are divorced, separated, widowed, or have never been married demonstrate a very high prevalence of uninsured, while those who are married show a very low prevalence.

Table 55
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2006

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
Total	4,443	10.5	(9.1-12.0)	1,807	11.1	(8.9-13.6)	2,636	9.9	(8.4-11.8)
Age									
18-24	239	23.1	(17.2-30.3)	*	*	*	*	*	*
25-34	711	9.4	(7.2-12.1)	272	9.2	(6.1-13.7)	439	9.5	(6.9-13.0)
35-44	998	5.9	(4.5-7.7)	399	6.1	(4.1-9.0)	599	5.7	(4.0-8.0)
45-54	1,364	8.8	(7.2-10.7)	562	8.4	(6.2-11.4)	802	9.2	(7.1-11.9)
55-64	1,131	7.2	(5.7-9.2)	479	6.1	(4.0-9.2)	652	8.4	(6.3-11.1)
65-74	-	-	-	-	-	-	-	-	-
75+	-	-	-	-	-	-	-	-	-
Race									
White	3,883	10.4	(9.0-11.9)	1,599	10.6	(8.5-13.0)	2,284	10.2	(8.5-12.1)
American Indian	412	6.2	(3.3-11.6)	150	11.3	(5.6-21.5)	262	1.1	(0.4-3.0)
Region									
Southeast	1,018	8.1	(5.8-11.1)	420	8.3	(4.9-13.7)	598	7.9	(5.4-11.4)
Northeast	1,003	11.0	(8.4-14.3)	403	11.2	(7.4-16.6)	600	10.9	(7.7-15.3)
Central	858	11.4	(8.7-14.7)	361	12.6	(8.6-18.0)	497	10.1	(7.0-14.4)
West	1,062	14.4	(11.6-17.7)	424	15.3	(11.0-21.0)	638	13.4	(10.3-17.4)
American Indian Counties	502	6.5	(3.7-11.1)	199	9.4	(4.6-18.5)	303	3.3	(1.8-6.0)
Household Income									
Less than \$10,000	184	22.6	(14.2-34.2)	*	*	*	*	*	*
\$10,000-\$14,999	179	26.0	(17.4-37.0)	*	*	*	*	*	*
\$15,000-\$19,999	275	32.9	(23.9-43.3)	103	35.0	(21.4-51.5)	172	30.9	(20.2-44.2)
\$20,000-\$24,999	306	25.4	(18.9-33.2)	111	30.2	(19.3-43.9)	195	21.4	(14.8-29.8)
\$25,000-\$34,999	584	13.1	(9.7-17.5)	254	13.9	(9.0-20.8)	330	12.2	(8.0-18.0)
\$35,000-\$49,999	865	6.5	(4.6-9.1)	351	5.9	(3.5-9.8)	514	7.1	(4.5-11.0)
\$50,000-\$74,999	882	4.6	(2.8-7.7)	390	6.3	(3.2-12.0)	492	2.7	(1.5-5.1)
\$75,000+	784	1.4	(0.6-3.3)	372	1.3	(0.4-4.1)	412	1.5	(0.4-5.4)
Education									
8th Grade or Less	*	*	*	*	*	*	*	*	*
Some High School	170	14.5	(8.8-23.0)	*	*	*	*	*	*
High School or G.E.D.	1,287	17.1	(14.0-20.7)	574	16.5	(12.2-21.9)	713	17.7	(13.7-22.7)
Some Post-High School	1,350	11.2	(8.6-14.4)	529	11.8	(7.6-17.8)	821	10.6	(8.0-14.0)
College Graduate	1,575	3.7	(2.7-5.1)	603	3.5	(2.0-6.1)	972	3.8	(2.6-5.5)
Employment Status									
Employed for Wages	2,879	8.7	(7.1-10.7)	1,101	9.6	(7.1-13.0)	1,778	7.8	(6.1-10.1)
Self-employed	702	16.1	(12.9-20.0)	442	13.7	(10.1-18.3)	260	21.9	(16.1-29.1)
Unemployed	158	25.3	(16.4-36.9)	*	*	*	*	*	*
Homemaker	243	11.9	(7.1-19.3)	*	*	*	*	*	*
Retired	176	6.7	(3.6-12.2)	*	*	*	*	*	*
Unable to Work	199	12.2	(4.9-27.2)	*	*	*	*	*	*

Table 55
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2006

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
Marital Status									
Married/Unmarried Couple	2,929	6.5	(5.4-7.7)	1,184	5.3	(3.9-7.0)	1,745	7.7	(6.1-9.6)
Divorced/Separated	680	17.5	(13.9-21.8)	254	19.9	(14.1-27.3)	426	15.7	(11.5-21.0)
Widowed	169	14.3	(9.1-21.8)	*	*	*	*	*	*
Never Married	650	21.3	(16.3-27.3)	336	25.4	(18.2-34.1)	314	15.6	(10.1-23.2)

Note: *Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2006

Further Analysis

Following are data illustrating the percent of those aged 18 to 64 who did not have not health insurance for various health behaviors and conditions. For example, 23.7 percent of respondents who stated they are dissatisfied or very dissatisfied with their life status have no health insurance, while 10.1 percent of respondents who stated they are satisfied or very satisfied with their life have no health insurance.

Table 56
No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2006

Health Behavior or Condition	# Respondents	% No Health Insurance	95% CI
Obese (BMI = 30.0+)	1,233	10.5	8.3-13.1
Overweight (BMI = 25.0-29.9)	1,592	8.8	6.7-11.6
Recommended Weight (BMI = 18.5-24.9)	1,377	13.1	10.4-16.3
No Leisure Time Physical Activity	1,020	16.4	12.6-21.1
Leisure Time Physical Activity	3,422	8.8	7.5-10.3
Not Heard of "Healthy South Dakota" Program	2,755	12.3	10.4-14.5
Heard of "Healthy South Dakota" Program	1,610	7.2	5.7-9.1
Current Smoker	1,008	20.2	16.2-24.9
Former Smoker	1,063	9.0	7.1-11.5
Never Smoked	2,360	7.0	5.6-8.7
Smokeless Tobacco Use	265	16.2	10.7-23.8
No Smokeless Tobacco Use	4,171	10.1	8.7-11.7
Diabetes	295	7.3	4.5-11.6
No Diabetes	4,147	10.7	9.2-12.3
Current Asthma	334	16.8	11.2-24.5
Former Asthma	134	16.2	9.3-26.6
Never Had Asthma	3,957	9.7	8.3-11.3
No Mammogram within Past Two Years (40+)	487	17.9	14.2-22.4
Mammogram within Past Two Years (40+)	1,282	4.9	3.7-6.5
No Clinical Breast Exam within Past Two Years	483	20.4	15.2-26.7
Clinical Breast Exam within Past Two Years	2,145	7.3	6.0-9.0
No Pap Smear within the Past Three Years	243	23.5	16.5-32.4
Pap Smear within the Past Three Years	1,894	8.6	6.9-10.8
No PSA Test within the Past Two Years (40+)	642	10.5	8.2-13.4
PSA Test within the Past Two Years (40+)	558	3.2	1.9-5.3
No Digital Rectal Exam within the Past Two Years (40+)	637	11.6	9.0-14.6
Digital Rectal Exam within the Past Two Years (40+)	598	2.8	1.7-4.7
Prostate Cancer (40+)	*	*	*
No Prostate Cancer (40+)	1,229	7.2	5.8-9.0
No Blood Stool Test within the Past Two Years (50+)	1,429	8.1	6.7-9.8
Blood Stool Test within the Past Two Years (50+)	358	3.4	1.9-6.1

Table 56 (continued)
No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2006

Health Behavior or Condition	# Respondents	% No Health Insurance	95% CI
Never Had a Sigmoidoscopy or Colonoscopy (50+)	975	9.7	7.7-12.0
Ever Had a Sigmoidoscopy or Colonoscopy (50+)	819	4.3	3.1-6.1
Diagnosed with Cancer in the Past 12 Months	*	*	*
Not Diagnosed with Cancer in the Past 12 Months	4,340	10.6	9.2-12.1
Drank Alcohol in Past 30 Days	2,603	9.6	8.0-11.5
No Alcohol in Past 30 Days	1,834	11.9	9.6-14.7
Binge Drinker	796	11.1	8.1-14.9
Not a Binge Drinker	3,546	10.2	8.6-11.9
Heavy Drinker	169	15.6	9.0-25.8
Not a Heavy Drinker	4,167	10.3	8.9-11.9
No Flu Shot (65+)	-	-	-
Flu Shot (65+)	-	-	-
No Pneumonia Shot (65+)	-	-	-
Pneumonia Shot (65+)	-	-	-
Haven't Been to the Dentist in the Past Year	1,312	20.2	16.9-23.9
Been to the Dentist in the Past Year	3,120	6.5	5.3-8.0
Not Taking any Precautions Against West Nile Virus	1,808	13.2	10.7-16.0
Taking Precautions Against West Nile Virus	2,607	8.6	7.2-10.3
Sometimes/Seldom/Never Wear Seat Belt	862	15.9	12.4-20.2
Always/Almost Always Wear Seat Belt	3,577	9.0	7.6-10.6
Previously Had a Heart Attack	145	7.9	3.9-15.4
Never Had a Heart Attack	4,289	10.6	9.2-12.2
Have Angina or Coronary Heart Disease	125	5.4	2.0-13.5
Do Not have Angina or Coronary Heart Disease	4,300	10.6	9.2-12.2
Previously Had a Stroke	*	*	*
Never Had a Stroke	4,353	10.5	9.1-12.0
Fair or Poor Health Status	457	18.2	13.0-24.9
Excellent, Very Good, or Good Health Status	3,976	9.8	8.4-11.4
Physical Health Not Good for 30 Days of the Past 30	207	20.7	12.4-32.7
Physical Health Not Good for 0-29 Days of the Past 30	4,194	10.1	8.7-11.6
Mental Health Not Good for 20-30 Days of the Past 30	261	25.1	17.7-34.2
Mental Health Not Good for 0-19 Days of the Past 30	4,136	9.7	8.4-11.3
Usual Activities Unattainable for 10-30 Days of the Past 30	291	23.5	16.2-32.8
Usual Activities Unattainable for 0-9 Days of the Past 30	4,135	9.7	8.4-11.3
Dissatisfied / Very Dissatisfied with Life	179	23.7	15.9-33.9
Satisfied / Very Satisfied with Life	4,244	10.1	8.7-11.6
Physical, Mental, or Emotional Disability	820	15.8	12.0-20.4
No Physical, Mental, or Emotional Disability	3,615	9.5	8.1-11.1
Disability with Special Equipment Needed	197	12.1	6.1-22.5
No Disability with Special Equipment Needed	4,245	10.4	9.1-12.0
Injured in a Fall (45+)	134	15.0	8.7-24.6
Not Injured in a Fall (45+)	2,346	7.8	6.6-9.2
Never Been Tested for HIV (18-64)	3,499	10.8	9.2-12.6
Been Tested for HIV (18-64)	883	9.7	7.4-12.6
Military Veteran	535	5.5	3.4-8.7
Not a Military Veteran	3,904	11.2	9.7-12.9

Note: *Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2006

Since 2000, employer based coverage was the highest type of health insurance reported by respondents. The second highest type of insurance was private plan with 11.3 percent of respondents having it. Table 57, below, illustrates this.

Table 57							
Type of Health Insurance, Ages 18-64, 2000-2006							
	2006	2005	2004	2003	2002	2001	2000
Number of Respondents	4,443	4,656	4,276	3,746	3,468	3,775	3,871
Type of Health Insurance							
Employer Based Coverage	64.1%	62.6%	65.2%	65.3%	66.2%	67.3%	66.8%
Private Plan	11.3%	12.6%	11.8%	12.5%	13.1%	13.1%	13.5%
Medicaid or Medical Assistance	4.2%	4.6%	2.5%	3.2%	2.5%	1.9%	1.1%
The Military, CHAMPUS, TriCare, or the VA	3.6%	4.4%	4.3%	3.2%	3.1%	2.5%	2.1%
The Indian Health Service	3.0%	3.3%	3.6%	3.3%	3.1%	2.1%	2.2%
Medicare	2.0%	2.2%	2.1%	1.3%	1.6%	2.2%	3.9%
Some Other Source	1.3%	1.0%	1.2%	1.0%	1.0%	0.9%	0.8%
None	10.5%	9.4%	9.3%	10.4%	9.4%	10.0%	9.6%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2006

Table 58, below, displays how long since respondents had a routine checkup and if the respondent had health insurance. The majority of respondents, 68.2 percent, who had health insurance stated they had a routine checkup within the past year.

When comparing respondents who held health insurance to those who did not have health insurance, 68.2 percent of respondents who had health insurance had a routine checkup within the past year while only 41 percent of respondents who did not have health insurance had a routine checkup within the past year. The percent of respondents who did not have health insurance who stated they had a routine checkup five or more years ago was 25.8 percent while only 9.5 percent of respondents who had health insurance had a routine checkup five or more years ago.

Table 58		
How Long Since Respondent Last Visited a Doctor for a Routine Checkup, 2002 and 2004-2006		
	Health Insurance	No Health Insurance
Number of respondents	15,210	1,476
Within the past year	68.2%	41.0%
Within the past 2 years	14.0%	17.1%
Within the past 5 years	6.9%	11.3%
5 or more years ago	9.5%	25.8%
Never	1.3%	4.8%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2002 and 2004-2006

CHILDREN'S HEALTH INSURANCE

Definition: Children, ages 0-17, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicaid, Children's Health Insurance Program (CHIP), or Indian Health Service (IHS).

Prevalence of No Health Insurance

- South Dakota 2.5%
- There is no nationwide median for no health insurance for children ages 0-17

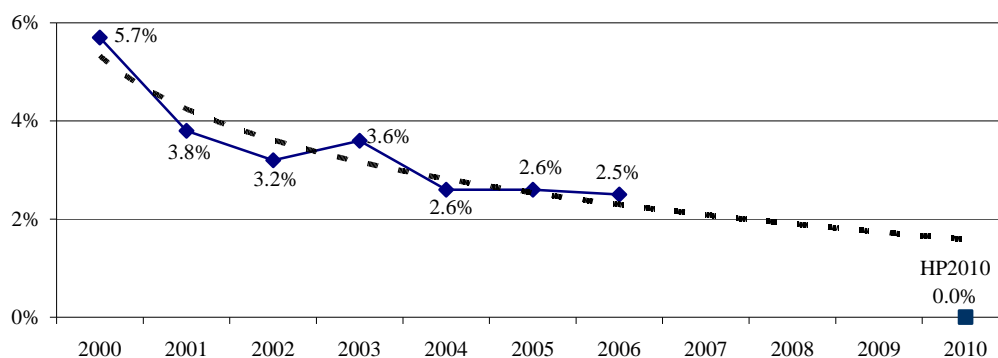
Healthy People 2010 Objective

Decrease the proportion of children not insured to 0 percent.

Trend Analysis

Overall, the percent of children respondents, ages 0-17, who have no health insurance has been decreasing since 2000. The percent of uninsured children slightly decreased from 2005 to 2006.

Figure 48
Percent of Children Respondents, Ages 0-17, Who Do Not Have Health Insurance, 2000-2006



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2006

Demographics

Gender	There was no gender difference in children's health insurance status observed from the available data.
Age	Lack of health insurance does not seem to change as the age of the child changes.
Race	White children exhibit a significantly higher percentage of those uninsured than American Indian children.
Region	The west region demonstrates a very high prevalence of uninsured children, while the American Indian counties region shows a very low prevalence.
Household Income	Lack of health insurance in children seems to generally decrease as household income increases. This general association does not include children in households with an annual income less than \$25,000. This group of children shows a very low prevalence of uninsured.

Table 59 Children, Ages 0-17, Who Do Not Have Health Insurance, 2006			
Demographics	# Respondents	% No Health Insurance	95% CI
Total	1,889	2.5	(1.9-3.4)
<u>Gender</u>			
Male	956	2.8	(1.8-4.3)
Female	926	2.3	(1.5-3.4)
<u>Age</u>			
0-4	363	2.1	(1.1-4.2)
5-9	414	1.8	(0.9-3.7)
10-14	482	2.7	(1.6-4.7)
15-17	395	3.8	(2.1-6.6)
<u>Race</u>			
White	1,505	2.8	(2.1-3.9)
American Indian	306	0.3	(0.1-1.5)
<u>Region</u>			
Southeast	421	1.4	(0.7-3.0)
Northeast	402	2.2	(1.0-4.8)
Central	363	3.7	(2.0-6.7)
West	423	4.6	(3.0-7.2)
American Indian Counties	280	1.0	(0.3-2.7)
<u>Household Income</u>			
Less than \$20,000	251	3.3	(1.4-7.9)
\$20,000-\$24,999	123	1.0	(0.3-3.4)
\$25,000-\$34,999	218	5.8	(3.0-10.8)
\$35,000-\$49,999	372	4.0	(2.4-6.7)
\$50,000-\$74,999	416	1.6	(0.8-3.5)
\$75,000+	368	0.0	-

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2006

Table 60, below, displays the different types of health coverage for respondent's children ages 17 and under since 2000. The main type of health care coverage for all years was employer based coverage. The percent of employer based coverage increased from 60.1 percent in 2005 to 62 percent in 2006.

Table 60 Respondent's Children, Ages 17 and Under, Different Types of Health Coverage, 2000-2006							
	2006	2005	2004	2003	2002	2001	2000
Number of Respondents	1,889	1,983	1,840	1,724	1,542	1,767	1,758
Employer Based Coverage	62.0%	60.1%	62.5%	63.9%	64.5%	68.0%	67.1%
Medicaid, CHIP, or Medical Assistance	19.3%	20.0%	15.7%	15.6%	14.7%	10.1%	8.3%
Private Plan	9.8%	10.1%	11.1%	11.5%	11.0%	12.2%	11.3%
The Military, CHAMPUS, TriCare, or the VA	2.6%	3.2%	3.1%	1.7%	1.8%	1.1%	1.8%
The Indian Health Service	2.6%	2.8%	4.0%	3.0%	3.6%	3.3%	4.1%
Medicare	0.2%	0.6%	0.2%	0.3%	0.5%	0.7%	0.9%
Some Other Source	1.0%	0.6%	0.8%	0.4%	0.6%	0.7%	1.0%
None	2.5%	2.6%	2.6%	3.6%	3.2%	3.8%	5.7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2006

As illustrated in Table 61, on the next page, the top reasons since 2002 for having a child without health care coverage included cost of premiums with 70.9 percent, high deductibles with 52 percent, and loss of someone's employment with 19.2 percent.

Table 61 Child Without Health Care Coverage Due to Assorted Reasons, 2002-2006		
Reasons	Number	Percent
Cost of Premiums	302	70.9
High Deductibles	297	52.0
Loss of Someone's Employment	303	19.2
Don't Believe Coverage is Necessary	291	12.5
Employer Dropped Coverage	304	9.4
Health Status	296	2.0

Note: Number = The number of respondents who gave reasons for no child health care coverage.

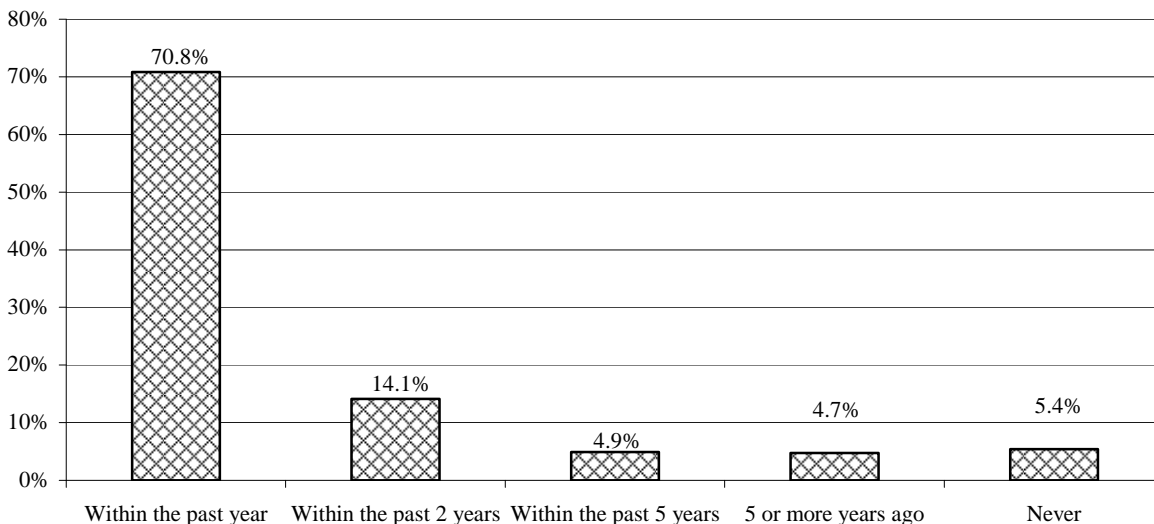
Percent = The percentage of respondents in this grouping.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2002-2006

Of respondents who had uninsured children, 7.2 percent from 2002 to 2006 indicated their children went without medical care when sick or injured when they should have received medical care. From 2002 to 2006, the primary payer for medical care for uninsured children was the parents with 95.7 percent. From 2002 to 2006, 6 percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.

Figure 49, below, illustrates the length of time since respondent's uninsured child last visited a doctor for a routine checkup or physical examination. From 2002 to 2006, the majority of respondents, 70.8 percent, stated their uninsured child had been to a doctor for a routine checkup within the past year.

Figure 49
Length of Time Since Uninsured Child Visited Doctor for a Routine Checkup,
2002-2006



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2002-2006